

Attorney Docket No: UO11 (BPAY.0020000)

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of Robinson et al.

Serial No.: 10/775,079

Examiner: To Be Assigned

Confirmation No.: 1329

Art Unit: 2121

Filed: 2/11/2004

For: A SYSTEM AND METHOD FOR DELAYING PAYMENT PROCESSING
FOR BIOMETRICALLY-INITIATED FINANCIAL TRANSACTIONS

Commissioner for Patents
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT TRANSMITTAL

Enclosed is an Information Disclosure Statement and accompanying Form PTO/SB/08A for the above-identified patent application.

- In accordance with 37 C.F.R. §1.97(b), no additional fee for submission of the IDS is required.
- In accordance with 37 C.F.R. §1.97(c), also enclosed is:
 - the fee of \$180.00 as set forth in 37 C.F.R. §1.17(p); or
 - a statement as specified in 37 C.F.R. §1.97(e).
- In accordance with 37 C.F.R. §1.97(d), a statement as specified in 37 C.F.R. § 1.97(e) and the fee of \$180.00 as set forth in 37 C.F.R. §1.17(p) are also enclosed.
- Check No. ____ in the amount of \$____ for the total fee is attached.
- Authorization to charge a credit card for the total fee is attached.
- A return receipt postcard is also enclosed.

Respectfully submitted,

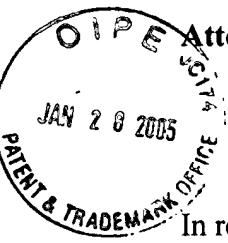
Dated: 1/26/05

By:



Duane S. Kobayashi
Reg. No. 41122

Law Office of Duane S. Kobayashi
1325 Murray Downs Way
Reston, VA 20194
Tel: 703-464-7902
Fax: 703-935-0276



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**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §1.97(b)**

In accordance with the duty of disclosure set forth in 37 C.F.R. §1.56, Applicant(s) hereby submits the following information in conformance with 37 C.F.R. §§1.97 and 1.98.

- Pursuant to 37 C.F.R. §1.98, a copy of each document cited in the attached Form PTO/SB/08A is enclosed.
- Pursuant to the U.S. Patent and Trademark Office's waiver of 37 C.F.R. §1.98(a)(2)(i) for applications filed after June 30, 2003, no copies of U.S. patents and patent applications cited in the attached Form PTO/SB/08 are being provided.
- No copies of the publications listed on the attached Form PTO/SB/08A are being provided pursuant to 37 C.F.R. §1.98(d) because the publications were previously cited by or submitted to the Office in prior Application Serial No. _____ to which the above-identified application claims priority under 35 U.S.C. §120.
- Publication(s) _____ listed on the attached Form PTO/SB/08A were cited in a foreign search or examination report corresponding to _____ application serial no. and mailed on _____.
- Enclosed is a copy of a non-English publication(s) _____. Pursuant to §609 of the M.P.E.P., Applicant submits the attached foreign search or examination report, which cites such non-English language publication(s).
- Enclosed is a copy of a non-English publication(s) _____. English language publication _____ (copy enclosed) claims priority from this non-English publication.

- Enclosed is an explanation of non-English publication(s) __ for which an English translation is not available.
- Enclosed is an English translation of non-English publication(s) __ cited in the attached Form PTO/SB/08A.
- The Examiner's attention is directed to co-pending patent Application Serial No. 10/844,532, filed 5/13/04, which is directed to related technical subject matter. The identification of this U.S. Patent Application is not to be construed as a waiver of secrecy as to that application now or upon issuance of the present application as a patent. The Examiner is respectfully requested to consider the cited application and the art cited therein during examination of the present application..

This Information Disclosure Statement is filed within any one of the following time periods:

- within three months from the filing date of this national application other than a CPA under 37 C.F.R. § 1.53(d);
- within three months from the date of entry of the national stage as set forth in 37 C.F.R. §1.491 in this international application;
- before the mailing date of a first office action on the merits; or
- before the mailing of a first office action after the filing of a request for continued examination under 37 C.F.R. § 1.114.

It is respectfully requested that the Examiner consider the above-noted information and return an initialed copy of the attached Form PTO/SB/08A to the undersigned.

Respectfully submitted,

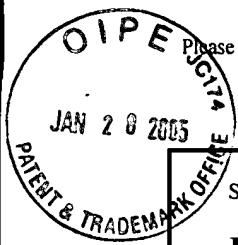
Dated: 11/26/05

By:



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Duane S. Kobayashi
Reg. No. 41122

Law Office of Duane S. Kobayashi
1325 Murray Downs Way
Reston, VA 20194
Tel: 703-464-7902
Fax: 703-935-0276



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PTO/SB/08A (08-00)

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

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Complete if Known

Application Number	10/775,079
Filing Date	2/11/2004
First Named Inventor	ROBINSON ET AL.
Group Art Unit	2121
Examiner Name	To Be Assigned
Attorney Docket Number	UO11 (BPAY.0020000)

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number.

² See attached Kinds of U.S. Patent Documents.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).

For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible.

⁶ Applicant is to place a check mark here if English language Translation is attached.